EXHIBIT B PROPERTY APPRAISAL

APPRAISAL OF REAL PROPERTY



LOCATED AT

2023 Snyder Ave Philadelphia, PA 19145 165'W 20TH ST; LOT 15'X55'

FOR

OPINION OF VALUE

155,000

AS OF

11/29/2023

BY

Michael D Yizzi PA Certified Real Estate Appraiser Michael D Yizzi Appraisals

> 215-370-5065 michaelyizzi@msn.com



FROM:

Michael D. Yizzi Appraisals Michael D. Yizzi Appraisals 20 Terry Dr Unit 10

Newtown, PA 18940-4900

Telephone Number: (215) 370-5065 Fax Number:

TO:

Bernadette Raines

E-Mail:

Telephone Number: Fax Number:

Alternate Number:

INVOICE

INVOICE NUMBER 1123016Pri

> DATES 11/29/2023

Invoice Date: Due Date:

REFERENCE

Internal Order #:
Lender Case #:
Client File #:

Main File # on form: 1123016Pri

Other File # on form: Federal Tax ID: Employer ID:

FHA/VA Case #:

DESCRIPTION

Lender: Client: Bernadette Raines

Purchaser/Borrower:

Property Address: 2023 Snyder Ave

County: Philadelphia

Philadelphia

Legal Description: 165'W 20TH ST; LOT 15'X55'

State: PA **Zip**: 19145

FEES AMOUNT

Appraisal single family GP form 425.00

SUBTOTAL 425.00

PAYMENTS AMOUNT Check #: Description: PAID Date: 425.00 Check #: Date: Description: Description: Check #: Date: SUBTOTAL 425.00 **TOTAL DUE** \$ 0.00

> Nucloys Serial# 9E135E3B esign.alamode.com/verify

<u>R</u>	<u>ESIDENTIAL APPR</u>	<u>AISAL SUN</u>	<u>IMARY F</u>	REPORT		1123016Pri
	Property Address: 2023 Snyder Ave			Philadelphia	State: PA	Zip Code: 19145
ï	County: Philadelphia	Legal Descri	ption: 165'W 201	H ST; LOT 15'X55'	404404500	
띹	Tax Year: 2023 R.E. Taxes: \$ 2,441	Special Assessm	nente: ¢ O	Assessor's Parcel #: Borrower (if applicable	481134500	
SUBJECT	Current Owner of Record: Raines Berna			cupant: X Owner	Tenant Vacant	Manufactured Housing
S	Project Type: PUD Condomini		Other (describe)	owner.	HOA: \$ 0	per year per month
	Market Area Name: West Passyunk			Map Reference: 37964		us Tract: 0037.01
	The purpose of this appraisal is to develop an opi	oinion of: X Market	Value (as defined), or			
	This report reflects the following value (if not Cur	rrent, see comments):	Current (the In	spection Date is the Effective	Date) Retrosp	pective Prospective
L		Sales Comparison Approa			ch (See Reconciliation Co	omments and Scope of Work)
ME	Property Rights Appraised: Fee Simple			Other (describe)		
<u>S</u>	Intended Use: The Intended use of this	report is to develop a	an opinion of valu	e for bankruptcy.		
ASSIGNMENT	Intended User(s) (by name or type): Berna	adette Raines, Attorne	av Brad I Sadek	Esa		
`	Client: Bernadette Raines	adette Raines, Attorne	1	nyder Ave Philadelph	a PA 19145	
	Appraiser: Michael D Yizzi PA Certifi	fied Real Estate Ap		ry Dr #10 Newtown, P		
	Location: 🔀 Urban 🗌 Subu		Predominant	One-Unit Housing	Present Land Use	Change in Land Use
	Built up:		Occupancy	PRICE AGE		Not Likely
N	Growth rate: Rapid Stable		Owner -	\$(000) (yrs)	2-4 Unit 5 %	
)L	Property values: Increasing Stable		Tenant	39 Low 1	Multi-Unit 1 %	
SE	Demand/supply: Shortage In Ba Marketing time: Under 3 Mos. 3-6 N		Vacant (0-5%) Vacant (>5%)	800 High 125 239 Pred 101	Comm'l 10 %	
DESCRIPTION	Market Area Boundaries, Description, and Market		1		The subject :	narket area boundaries
	include: 16th St East, Moore St Nort	,		storiotioo uria troriacy.	<u></u>	market area searragines
RE	The subjects market area appears to			clining and supply is r	ising at this time. This	s is due to sharp
ΤA	increase in interest rates over the pa	ast 12+ months. The	average marketir	ng time is 0-3 months	if properly marketed.	The Federal Reserve
₹ KE	has recently raised interest rates and					
MARKET AREA	more expensive adding to affordabili					-
_	year ago when the average rate was According to Freddie Mac the interes				s been a low of 6.09%	o to a nigh of 7.79%.
	According to Freddle Mac the Interes	strate is currently the	ringriest in 201 y	cais.		
	Dimensions: 15x55			Site Area: 8	25 SqFt	
	Zoning Classification: CMX2				residential/commerci	al
					onforming (grandfathered)	Illegal No zoning
	Are CC&Rs applicable? Yes No		documents been revie		Ground Rent (if applicat	ole) \$
	Highest & Best Use as improved: Prese	ent use, or other use	e (explain) See at	tached addenda.		
	Actual Use as of Effective Date: residentia	al single family		Jse as appraised in this repor	t: residential single	e family
_		tached addenda.		soo ao appraisoa in ano ropor	" residential singl	e lamily
<u>ŏ</u>	<u> </u>					
SITE DESCRIPTION						
SCR	Utilities Public Other Provider/Des			Public Priva] . · · · · · · · · · · · · · · · · · ·	
liii H	Electricity X PECO Gas Y PGW		asphalt	X	Size <u>avera</u> Shape recta	age angular
凹	Water Dublic		concrete concrete	X	Drainage adeq	- 0
S	Sanitary Sewer Dublic public	Street Lights			• 	lential
	Storm Sewer 🗶	Alley	none			
		orner Lot	Underground U		,	
		No FEMA Flood Zone >		MA Map # 420757019		A Map Date 11/18/2015
	the appraiser for review. The apprais					r survey not available to
	traffic primary access route thru this		•			
	Based on market data this location d				,	
	General Description Ext	terior Description	Founda	tion [Basement None	I_
		undation stone/a			Area Sq. Ft. <u>593</u>	Type <u>HotWtr</u>
		terior Walls <u>brick/a</u> of Surface builtup		' -	6 Finished 80 Ceiling exp joist	Fuel gas cond average
		utters & Dwnspts. alum/a			Valls drywall	cond average Cooling
		indow Type dblhun		· <u>=</u>	floor tile	Central O
ွှ	Actual Age (Yrs.) 98 Years Sto	orm/Screens <u>yes/ye</u>	s Settlem	ent <u>none observed</u> (Outside Entry <u>no</u>	Other
ΙΝ	Effective Age (Yrs.) 40		Infestat	ion none observed		
EME	L		None Amenities Fireplace(s)	# 0 14/2-1	stove(s) #	Car Storage None Garage # of cars (Tot.)
O	1101 011 07 001 67 01 9	Refrigerator Stairs Range/Oven Drop S		moute	Sluve(S) #	Attach.
IPR	1-1-1-1	Disposal Scuttle		oncrete		Detach.
<u>≧</u>		Dishwasher Doorwa	<u> </u>			BltIn
Ĭ		Fan/Hood Floor	I	lock		Carport 0
OF		Microwave Heated	=1 -			Driveway 0
N		Washer/Dryer Finishe		D-41-(-)	O Fact .	Surface
)L	Finished area above grade contains: Additional features: small front patio	6 Rooms	3 Bedrooms	1.0 Bath(s)	.,	f Gross Living Area Above Grade
DESCRIPTION OF THE IMPROVEMENTS	finished with .25 bath	rear paut, naruwood	nooning, batti ter	nodeled 15 yrs ago ac	cording to owner. ba	эстисти тэ рагиану
ES(Describe the condition of the property (including	physical, functional and exte	rnal obsolescence):	On the day of in	spection the subject	was in average condition
	with the following noted- kitchen cab	• •	•			
	damage around front interior bedroom			· · · · · · · · · · · · · · · · · · ·		
	economic life. The utilities were on	and operational howe	ever this is not or	implied to be a warra	nty or guarantee of a	ny kind.

J				s of the subje	at proporty for the	throo voar	a ariar ta tha affa			23016Pri	
_		did not reveal any prior sa	iles or transfers		ct property for the	unico year	s prior to the ene	ctive date of this a	ppraisal.		
~	Data Source(s): Realis										
TRANSFER HISTORY	1st Prior Subject Sa	ale/Transfer Analy	sis of sale/tran	sfer history a	and/or any current	agreement	of sale/listing:				
ST	Date:										
Ξ	Price:										
2											
밆	Source(s): Realist										
۱S	2nd Prior Subject S	ale/Transfer									
¥	Date:										
TR	Price:										
	Source(s):				0 1 0 1						
	SALES COMPARISON API	PROACH TO VALUE (if dev			Sales Comparisor				al.		
	FEATURE	SUBJECT	COM	IPARABLE S	ALE # 1		COMPARABLE S	ALE # 2	COI	MPARABLE S <i>A</i>	ALE # 3
	Address 2023 Snyder	Ave	2246 Snyd	ler Ave		2108 S	Woodstock	St	2141 S 20	Oth St	
	Philadelphia,		Philadelph		1/15		Iphia, PA 19		1	hia, PA 19 [.]	1/15
		FA 19145			145		•	145			145
	Proximity to Subject	_	0.22 miles				iles SW		0.09 mile		
	Sale Price	\$		\$	135,100		\$	145,000		\$	192,500
	Sale Price/GLA	\$ /sq.ft.	\$ 122.8	32 /sq.ft.		\$ 1:	36.28 /sq.ft.		\$ 133	.13 /sq.ft.	
	Data Source(s)		Bright #PA	PH22227	'80·DOM 5	Bright #	#PAPH22456	46·DOM 26	Bright #P	APH22091	46;DOM 24
	Verification Source(s)	inspection	Doc #5417				4214154;Rea			79012;Rea	
											
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRI	PTIUN	+ (-) \$ Adjust.		CRIPTION	+(-) \$ Adjust.	DESCR	IPTION	+(-) \$ Adjust.
	Sales or Financing		ArmLth			ArmLth			ArmLth		
	Concessions		Cash;0			Cash:0			Cash;0		
	Date of Sale/Time		04/28/2023	3		08/18/2	023		05/11/202	23	
	Rights Appraised	Fee Simple	Fee Simple			Fee Sir			Fee Simp		
	- ''		T				iihie	45.00-		nic .	45.00-
	Location	urban/traffic	urban/traff	IC		urban	_	-15,000			-15,000
	Site	825 SqFt	877 SqFt			779 Sq	Ft		996 SqFt		
	View	residential	residential			resider	tial		residentia	al	
	Design (Style)	Row	Row			Row			Row		
	Quality of Construction	average	average			averag	2		average		
	-										
	Age	98 Years	103 Years			103 Ye			103 Years		
	Condition	average/fair	average/fa	ir		averag			average/f	air	
	Above Grade	Total Bdrms Baths	Total Bdrms	Baths		Total Bo	rms Baths		Total Bdrm	s Baths	
	Room Count	6 3 1.0	6 3	1.0		6	3 1.0		6 3	1.1	-3,000
	Gross Living Area	1,232 sq.ft.		,100 sq.ft.	+5,940		1,064 sq.ft.	+7,560		1,446 sq.ft.	-9,630
	Basement & Finished	· · ·		, 100 04.11.	13,340	6 .11	1,004 04.11.	17,500		1,440 04.16	-9,000
		full	full			full			full		
	Rooms Below Grade	part finished/.25bth	unfinished		+10,000	unfinish	ned	+10,000	part finish	ned/.5bth	-3,000
	Functional Utility	average	average			averag			average		
	Heating/Cooling	HotWtr/0	HotWtr/0			HotWtr	/0		FWA;0		
	Energy Efficient Items	none	None			None			None		
S	Garage/Carport	None	None			None			None		
OA	Porch/Patio/Deck	2 Patios	Patio		+2,000			+2 000	Porch;Pa	tio	
R (Fireplaces	No Fireplace	No Firepla	<u></u>	2,000	No Fire	nlace	12,000	No Firepl		
PF	Ποριασσο	140 i irepiace	INO I II EPIA	00		INOTILE	place		INO I IICPI	ace	
Ž											
30											
38											
PAF			X +	\$	17,940	X	+ 🔲 - 💲	4,560	+	X - \$	-30,630
MPAF	Net Adjustment (Total)			13.3 %		Net	3.1 %		Net	15.9 %	
COMPA	Adjusted Sale Price		Net	10.0 %		1101	00.0 0.0				
S COMPA	· ' '			- 1	153,040		Z3.8 % P	149,560	Gross	15.9 %\$	161,870
LES COMPAF	Adjusted Sale Price of Comparables	son Approach The	Gross	13.3 %\$	153,040	Gross	23.8 %\$	149,560		15.9 %\$	161,870
SALES COMPARISON APPROACH	Adjusted Sale Price of Comparables Summary of Sales Comparis		Gross dominant fe	13.3 %\$ eatures of	153,040 the subject are	Gross					
SALES COMPAF	Adjusted Sale Price of Comparables Summary of Sales Comparis to comps #1-3 due to	location, design, age,	Gross dominant fe	13.3 %\$ eatures of nd gla.	the subject are	Gross	n, design, age	, condition and	gla. The n	nost weight	was given
SALES COMPAF	Adjusted Sale Price of Comparables Summary of Sales Comparis to comps #1-3 due to Location adjustment v	location, design, age, was based on matched	Gross dominant for condition are pairs with or	13.3 %\$ eatures of nd gla. comparabl	the subject are	Gross location	n, design, age	, condition and market data. T	gla. The n	nost weight	was given ljustment
SALES COMPAR	Adjusted Sale Price of Comparables Summary of Sales Comparis to comps #1-3 due to Location adjustment v	location, design, age,	Gross dominant for condition are pairs with or	13.3 %\$ eatures of nd gla. comparabl	the subject are	Gross location	n, design, age	, condition and market data. T	gla. The n	nost weight	was given ljustment
SALES COMPAF	Adjusted Sale Price of Comparables Summary of Sales Comparis to comps #1-3 due to Location adjustment v	location, design, age, was based on matched	Gross dominant for condition are pairs with or	13.3 %\$ eatures of nd gla. comparabl	the subject are	Gross location	n, design, age	, condition and market data. T	gla. The n	nost weight	was given ljustment
SALES COMPAF	Adjusted Sale Price of Comparables Summary of Sales Comparis to comps #1-3 due to Location adjustment v range of \$10000-\$370	location, design, age, was based on matched	Gross condition are dipairs with on this data for the condition are dipairs.	13.3 % \$ eatures of and gla. comparable other diffe	the subject are	Gross location report a	n, design, age nd additional arrows the ad	market data. T justment to \$15	gla. The nonest glasses the second second for tra	nost weight i a gross ad affic location	was given ljustment
SALES COMPAF	Adjusted Sale Price of Comparables Summary of Sales Comparis to comps #1-3 due to Location adjustment v range of \$10000-\$370 Condition adjustment	location, design, age, was based on matched 000. After reconciling t t was estimated using	Gross condition are pairs with chis data for matched pa	13.3 %\$ eatures of ond gla. comparable other difference irs analysis	the subject are les used in this rences the app is with compara	Gross location report a raiser na	n, design, age nd additional arrows the ad	n, condition and market data. Tijustment to \$15	gla. The nonest glasses glasse	nost weight / a gross ad affic location as a guide.	was given ljustment n These show
SALES COMPAF	Adjusted Sale Price of Comparables Summary of Sales Comparis to comps #1-3 due to Location adjustment v range of \$10000-\$370 Condition adjustment a gross adjustment ra	location, design, age, was based on matched 200. After reconciling t t was estimated using inge of \$0-\$52000. Aft	Gross dominant for condition are dipairs with the chis data for matched particular reconciling and conditions.	13.3 %\$ eatures of ond gla. comparable other differing analysing this data	the subject are les used in this rences the app is with compara a for other diffe	Gross location report a raiser na ables in rences t	n, design, age nd additional arrows the ad this report and his adjustmer	market data. T justment to \$15 d additional ma t was narrowe	gla. The nonest gla. The set show for training the set of the set	nost weight a gross ac affic location as a guide. of for comp	ljustment These show 4. Comp 4
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SALES COMPAF	Adjusted Sale Price of Comparables Summary of Sales Comparis to comps #1-3 due to Location adjustment v range of \$10000-\$370 Condition adjustment ra has a newer kitchen a features and in need of Bathroom adjustment	location, design, age, was based on matched 000. After reconciling to the was estimated using ange of \$0-\$52000. After and flooring shown in the flooring shown in the flooring shown in the based on matched page.	Gross dominant fercondition and pairs with community matched particular reconciling the mls. The conshown in the mls. The conshown in the mistal community with community with community matched particular reconciling the mls. The conshown in the mistal constant reconciling the mistal co	13.3 % seatures of and gla. comparable other different analysis general the mls interparables	the subject are les used in this rences the app is with compara a for other diffe and other compa derior photos.	Gross I location report a raiser na ables in rences t urables u	n, design, age nd additional arrows the ad this report and his adjustmer ised are noted	market data. T justment to \$15 d additional mant was narrowed as average/fa	gla. The non-chese show the session of transfer data and to \$2500 wir due to the squide. The squide. The squide. The squide of t	nost weight a gross ad affic location as a guide. of for comp ney have me se show a g	was given ljustment These show 4. Comp 4 ore dated gross
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Indicated Value by Sales Comparison Approach \$

Form GPRES2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

ADDITIONAL COMPARABLE SALES 1123016Pri COMPARABLE SALE # 5 COMPARABLE SALE # 6 Address 2023 Snyder Ave 2030 Mercy St 2207 S Bonsall St 2038 S 19th St Philadelphia, PA 19145 Philadelphia, PA 19145 Philadelphia, PA 19145 Philadelphia, PA 19145 Proximity to Subject 0.01 miles NW 0.29 miles W 0.11 miles E Sale Price \$ 185,000 162,000 Sale Price/GLA /sq.ft. 196.39 /sq.ft. 132.14 /sq.ft. 138.23 /sq.ft. Bright #PAPH2191736;DOM 9 Bright #PAPH2240100;DOM 33 Data Source(s) Bright #PAPH2239508;DOM 16 Verification Source(s) Doc #54153330;Realist Doc #54238611;Realist inspection Doc #54206280;Realist +(-) \$ Adjust. VALUE ADJUSTMENTS DESCRIPTION +(-) \$ Adjust. +(-) \$ Adjust DESCRIPTION DESCRIPTION DESCRIPTION Sales or Financing ArmLth Concessions Conv:2500 -2,500 Cash;0 Cash:0 Date of Sale/Time 02/27/2023 10/31/2023 07/27/2023 Rights Appraised Fee Simple Fee Simple Fee Simple Fee Simple Location -15,000 urban -15,000 urban -15,000 urban/traffic urban Site 825 SqFt 708 SqFt 1054 SqFt 658 SqFt View residential residential residential residential Design (Style) Row Row Row Row Quality of Construction average average average average Age 98 Years 103 Years 103 Years 103 Years Condition -25,000 average/fair average/fair average/superior average/fair Above Grade Baths Baths Baths Total Bdrms Total Bdrms Baths Total Bdrms Total Bdrms Room Count 6 3 1.0 1.0 1.0 6 3 1.0 Gross Living Area +5,040 1,232 sq.ft. 942 sq.ft. +13,050 1,120 sq.ft. 1,172 sq.ft. Basement & Finished full full full Rooms Below Grade part finished/.25bth part finished unfinished +10,000 unfinished +10,000 Functional Utility average average average average Heating/Cooling HotWtr/0 HotWtr/0 HotWtr/0 HotWtr/0 Energy Efficient Items None None None none Garage/Carport None None None None Porch/Patio/Deck 2 Patios Patio +2,000 Porch/Patio Porch/Patio **Fireplaces** No Fireplace No Fireplace No Fireplace No Fireplace SALES COMPARISON APPROACH X Net Adjustment (Total) -27,450 \mathbf{X} 40 -5,000 Adjusted Sale Price 14.8 % 0.0 % 3.1 % Net Net Net of Comparables 20.3 148,040 15.4 %\$ 157,550 157,000 Gross Gross Gross Summary of Sales Comparison Approach



R	ESIDENTIAL APPRAISAL SUMMARY F		File No.	: 1123016Pri
	COST APPROACH TO VALUE (if developed) The Cost Approach was not developed. Provide adequate information for replication of the following cost figures and calculations.	ped for this appraisal.		
	Support for the opinion of site value (summary of comparable land sales or other methods for estimate of the opinion of site value).	mating site value):		
	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE		=\$
СН	Source of cost data:	DWELLING	Sq.Ft. @ \$	=\$
COST APPROACH	Quality rating from cost service: Effective date of cost data:		Sq.Ft. @ \$	=\$
PR	Comments on Cost Approach (gross living area calculations, depreciation, etc.):		Sq.Ft. @ \$	=\$
AF.			Sq.Ft. @ \$	=\$
OST			Sq.Ft. @\$	=\$ =\$
ၓ		Garage/Carport	Sq.Ft. @ \$	=\$ =\$
		Total Estimate of Cost-New	ος τ. ω ψ	=\$
			Functional Ex	kternal
		Depreciation		=\$()
		Depreciated Cost of Improvements		=\$
		"As-is" Value of Site Improvement	S	=\$
				=\$
				=\$
	9 (1)	INDICATED VALUE BY COST APPR	OACH	=\$
СН	INCOME APPROACH TO VALUE (if developed) The Income Approach was not developed Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$		Indicated Value by Income Approach
OA		= ψ me approach was not derive	ad due to the	
PR	predominantly owner occupied, this produces a lack of reliable rental data		ed due to the s	subjects market area being
INCOME APPROACH	production and the products a lack of reliable remaindant	4.		_
ME				
221				
=				
	PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Plant	ned Unit Development.		
	Legal Name of Project: Describe common elements and recreational facilities:			
ď	Describe common elements and recreational facilities.			
PUD				
				_
	Indicated Value by: Sales Comparison Approach \$ 155,000 Cost Approach (if	developed) \$	Income Approac	h (if developed) \$
	Final Reconciliation See attached addenda.			
Z				
Ţ	This appraisal is made 🔀 "as is", 🔲 subject to completion per plans and specifica	ations on the basis of a Uvnet	hotical Condition	that the improvements have been
ΓI	completed, subject to the following repairs or alterations on the basis of a Hypoth			
NC	the following required inspection based on the Extraordinary Assumption that the condition			
RECONCILIATION				
RE				
	This report is also subject to other Hypothetical Conditions and/or Extraordinary Ass			
	Based on the degree of inspection of the subject property, as indicated below, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other sp	, defined Scope of Work, Sta	tement of Assu	mptions and Limiting Conditions,
		11/29/2023	, which is the	e effective date of this appraisal.
	If indicated above, this Opinion of Value is subject to Hypothetical Conditions and	d/or Extraordinary Assumptions	included in th	is report. See attached addenda.
S	A true and complete copy of this report contains 26 pages, including exhibits whi	ich are considered an integral p	art of the report.	This appraisal report may not be
ATTACHMENTS	properly understood without reference to the information contained in the complete repr	ort.		
₹	Attached Exhibits:	-		
ACI	Scope of Work Limiting Cond./Certifications Narrative Add		h Addenda	Sketch Addendum
ΙŢ	Map Addenda	um 🔀 Flood Adde	endum	Manuf. House Addendum
1	Hypothetical Conditions Extraordinary Assumptions Client Contact: Bernadette Raines Client I	Name: Bernadette Raine		
		023 Snyder Ave Philadelph		
	ADDD AISED	SUPERVISORY APPRAISEF		
	esign.alamode.com/verify Serial:9E135E3B	or CO-APPRAISER (if appli	,	
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	20- 11/12/20			
S	Milled O Jos			
JRE		Supervisory or		
AT		Co-Appraiser Name:		
SIGNATURES	· · · — — — — — — — — — — — — — — — — —	Company:		
S		Phone:	Fax:	
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		Oate of Report (Signature): icense or Certification #:		State:
		license or Certification #: Designation:		State
	· · · · · · · · · · · · · · · · · · ·	Expiration Date of License or Certifica	ation:	
	00,00,2020			Exterior Only None
		Date of Inspection:	m	ll 0 grg
7	Copyright© 2007 by a la mode, inc. This form may b	•	Sor	acknowledged and credited
ح	PRESIDENTIAL Form GPRES2 - "TOTAL" appraisal software by	y a la mode, inc 1-800-ALAMOD	E esi	gn.alamode.com/verify 3/2007

Assumptions, Limiting Conditions & Scope of Work

File No.: 1123016Pri Property Address: City: Philadelphia State: PA Zip Code: 19145 2023 Snyder Ave Address: Client: Bernadette Raines 2023 Snyder Ave Philadelphia, AP 19145 Address: Michael D Yizzi PA Certified Real Estate Ap 20 Terry Dr #10 Newtown, PA 18940

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.): This report is for bankruptcy purposes only. It is not intended for any other use.



Certifications File No.: 1123016Pri

Property A	ddress: 2023 Snyder Ave		City: Philadelphia	State: PA	Zip Code: 19145
Client:	Bernadette Raines	Address:	2023 Snyder Ave Philadelphia, A	AP 19145	
Appraiser:	Michael D Yizzi PA Certified Real Estate Ap	Address:	20 Terry Dr #10 Newtown, PA 1	8940	

APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by

the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

Additional Certifications:

DEFINITION OF MARKET VALUE *:

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

- 1. Buyer and seller are typically motivated:
- 2. Both parties are well informed or well advised and acting in what they consider their own best interests;
- 3. A reasonable time is allowed for exposure in the open market;
- 4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
- 5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.
- This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS,

Client Contact: Bernadette Raines	Bernadette Raines Bernadette Raines
E-Mail: bernadetteraines@yahoo.com Ad	ddress: 2023 Snyder Ave Philadelphia, AP 19145
APPRAISER esign.alamode.com/verify Serial:9E135E3B	SUPERVISORY APPRAISER (if required)
	or CO-APPRAISER (if applicable)
Appraiser Name: Michael D Yizzi PA Certified Real Estate Apprais	Supervisory or Ser Co-Appraiser Name:
Company: Michael D Yizzi Appraisals	Company:
Phone: 215-370-5065 Fax: 0	Phone: Fax:
E-Mail: michaelyizzi@msn.com	E-Mail:
Date Report Signed: 12/03/2023	Date Report Signed:
License or Certification #: RL001430L State: F	PA License or Certification #: State:
Designation: MNAA	Designation:
Expiration Date of License or Certification: 06/30/2025	Expiration Date of License or Certification:
Inspection of Subject: Interior & Exterior Exterior Only	None Inspection of Subject: Interior & Exterior Fytarior Only None
Date of Inspection: 44/20/2022	Date of Increation:

orrower							File No	1123016Pri
	2023 Snyd Philadelph			County	Philadelphia		State PA	Zip Code 19145
ender/Client								
APPRAIS	AL AND	REPOR	RT IDENTIFICA	TION				
This Report i	s <u>one</u> of the	e following ty	pes:					
Appraisal	Report ((A written repo	ort prepared under Stand	ards Rule	2-2(a) , pursuan	t to the Scope of World	k, as disclosed	elsewhere in this report.)
Restricted Appraisal			ort prepared under Stand e stated intended use by				rk, as disclosed	d elsewhere in this report,
Commen	ts on S	Standard	ls Rule 2-3					
- The reported an analyses, opinion - Unless otherwis - Unless otherwis period immediatel - I have no bias w - My engagement - My compensatic client, the amount - My analyses, opwere in effect at ti - Unless otherwis - Unless otherwis	of fact contai alyses, opinions, and concluse e indicated, I I e indicated, I I y preceding and with respect to the tint this assign on for complete the of the value of the time this re e indicated, I i e indicated, no	ined in this repo ins, and conclustions. have no presenthave performed cceptance of the the property the nament was not ting this assignic opinion, the atta onclusions were port was prepar have made a pe o one provided	rt are true and correct. sions are limited only by the cor prospective interest in the no services, as an appraise is assignment. at is the subject of this report on the services in the subject of this report on the services in the subject of this report in the services in the subject of this report in the services in the service	ne property the proof in any of or the part or the developing or the occuphas been property that is raisal assistated.	that is the subject of the ther capacity, regardities involved with this predetermined resultment or reporting of a rrence of a subsequence pared, in conformity the subject of this refance to the person(s)	nis report and no person ng the property that is the assignment. s. predetermined value or nt event directly related to with the Uniform Standarport.	nal interest with ro he subject of this of direction in value to the intended us ards of Profession	nal Appraisal Practice that
• •	d have been o	offered on the	me (USPAP defir market prior to the hypoth ime for the subject pro	etical cons	ummation of a sale		e effective date o	-
Note any US I have perforn	PAP-relatened no valu	ed issues ruation service	I and Report I equiring disclosure as as an appraiser or in eceding acceptance of	and any s n any othe	state mandated er capacity, regar		nat is the subj	ect of this report within
	<u>_</u> e	esign.alamod	e.com/verify Serial:	9E135E3B				
MNAA			leal Estate Appraiser		Signature: Name:			
State Certification or State License #	:				State Certification or State Licent	se #:		
State: PA Bate of Signature a	•	of Certification of 12/03/2023	or License: <u>06/30/2025</u>	5	State: Date of Signat	- '	tification or Licens	se:
Effective Date of A Inspection of Subje	ppraisal: <u>1</u>	1/29/2023	rior and Exterior Exte	erior-Only	Inspection of S	<u> </u>	Inter '	Exterior-Only
Date of Inspection	_					ction (if applicable):	mil	Exterior-Only

Supplemental Addendum

	Supplemental Addendum	File No. 1123016Pri
2023 Snyder Ave		
Philadelphia	County Philadelphia	State PA Zip Code 19145

• GP Residential: Site Description - Summary of Highest & Best Use

The subject is located in the CMX2 zoning district which is residential/commercial zoning. This zoning is intended for residential uses and commercial/mixed uses. This zoning does allow some commercial uses mostly neighborhood serving retail and service uses. Conversions would still have to be approved by city of Philadelphia. There are other uses permitted however based on requirements do not appear physically possible. Based on this zoning , the four tests (legally permissible, physically possible, financially feasible and maximally productive) uses present on the subject block and surrounding blocks, highest and best use is as improved. This zoning does not adversely impact value or marketability this is evidenced by 2019 Snyder Ave which sold 2/22 for \$235000 this was in superior condition to the subject based on mls listing.

• GP Residential: Reconciliation - Final Reconciliation

Borrower Property Address

City Lender/Client

> Most weight given to sale comparison approach, as it reflects the typical actions of buyers and sellers in the subjects market area. There is ample quality market data available for this approach. Sales are verifiable in public records and tax assessor online records. Typical buyer in this area would consider the comparables used in this report as substitutes for the subject. See above for commentary on comparables used and adjustments.

The cost approach was not developed. There are insufficient comparable land sales within 36 months in the defined market area. Land value based on allocation supported by county tax data to determine sale/land ratio. This is estimated based on the data to range 20%-30%. This approach is not needed to produce credible results.

The income approach was not derived due to the subjects market area being predominantly owner occupied. Typical buyer is buying a primary residence not income producing property. There is rental data in this area however this approach is not needed to produce credible result.

Attached market conditions charts used for support for market trends and indicators of the defined market area.

A reasonable exposure time for the subject property is 0-3 months if properly marketed.

The only Intended User of this appraisal report is the Client. The Intended Use is to evaluate the property that is the subject of this appraisal for bankruptcy purposes, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form and Definition of Market Value.

The subject data is collected from statements of the client and / or owner, public records, tax assessors, multiple listing services (MLS) as available. The physical inspection includes observation of general building materials and conditions for comparison only. This does not include the type of inspections normally performed by property inspectors, environmental assessors, pest and termite inspectors and other such experts. Any such problems undisclosed to the appraiser are to be considered conditions of this appraisal and the appraiser reserves the right to modify the opinion of value upon discovery and or disclosure.

I have performed no valuation services as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three year period immediately preceding acceptance of this assignment.

mulf ogg

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Subject Photo Page

Borrower					
Property Address	2023 Snyder Ave				
City	Philadelphia	County Philadelphia	State PA	Zip Code 19145	
Landar/Cliant					



Subject Front

2023 Snyder Ave



Subject Rear



Subject Street

Serial# 9E135E3B esign.alamode.com/verifo

Borrower					
Property Address	2023 Snyder Ave				
City	Philadelphia	County Philadelphia	State PA	Zip Code 19145	
Landar/Cliant					



basement



basement



water heater



Borrower					
Property Address	2023 Snyder Ave				
City	Philadelphia	County Philadelphia	State PA	Zip Code 19145	
Lender/Client					



heater



.25 bath



basement



Borrower					
Property Address	2023 Snyder Ave				
City	Philadelphia	County Philadelphia	State PA	Zip Code 19145	
Landar/Cliant					



panel



living room



dining room



Borrower					
Property Address	2023 Snyder Ave				
City	Philadelphia	County Philadelphia	State PA	Zip Code 19145	
Landar/Cliant					



kitchen



active leak unknown source according to owner



part 2 of kitchen



Borrower					
Property Address	2023 Snyder Ave				
City	Philadelphia	County Philadelphia	State PA	Zip Code 19145	
Landar/Cliant					



fray main service wire



side



windows show damage and possible dry rot



Borrower					
Property Address	2023 Snyder Ave				
City	Philadelphia	County Philadelphia	State PA	Zip Code 19145	
Lender/Client					



patio



bedroom



bath



Borrower					
Property Address	2023 Snyder Ave				
City	Philadelphia	County Philadelphia	State PA	Zip Code 19145	
Landar/Cliant					



part 2



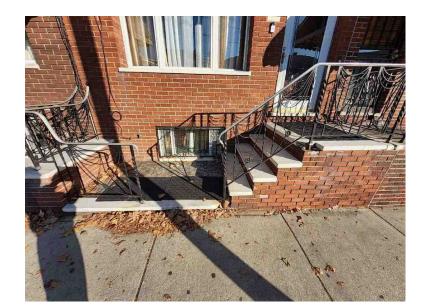
bedroom



bedroom



Borrower					
Property Address	2023 Snyder Ave				
City	Philadelphia	County Philadelphia	State PA	Zip Code 19145	
Landar/Cliant					



small front patio



street



street



Borrower					
Property Address	2023 Snyder Ave				
City	Philadelphia	County Philadelphia	State PA	Zip Code 19145	
Landar/Cliant					



front windows



damage around front windows extent is unknown

Comparable Photo Page

Borrower								
Property Address	2023 Snyder Ave							
City	Philadelphia	County	Philadelphia	State	PA	Zip Code	19145	
Lender/Client								



Comparable 1

2246 Snyder Ave



2108 S Woodstock St



Comparable 3

2141 S 20th St



millozz Serial# 9E135E3B esign.alamode.com/verify

Comparable Photo Page

Borrower								
Property Address	2023 Snyder Ave							
City	Philadelphia	County	Philadelphia	State	PA	Zip Code	19145	
Lender/Client								



Comparable 4

2030 Mercy St



2207 S Bonsall St



Comparable 6

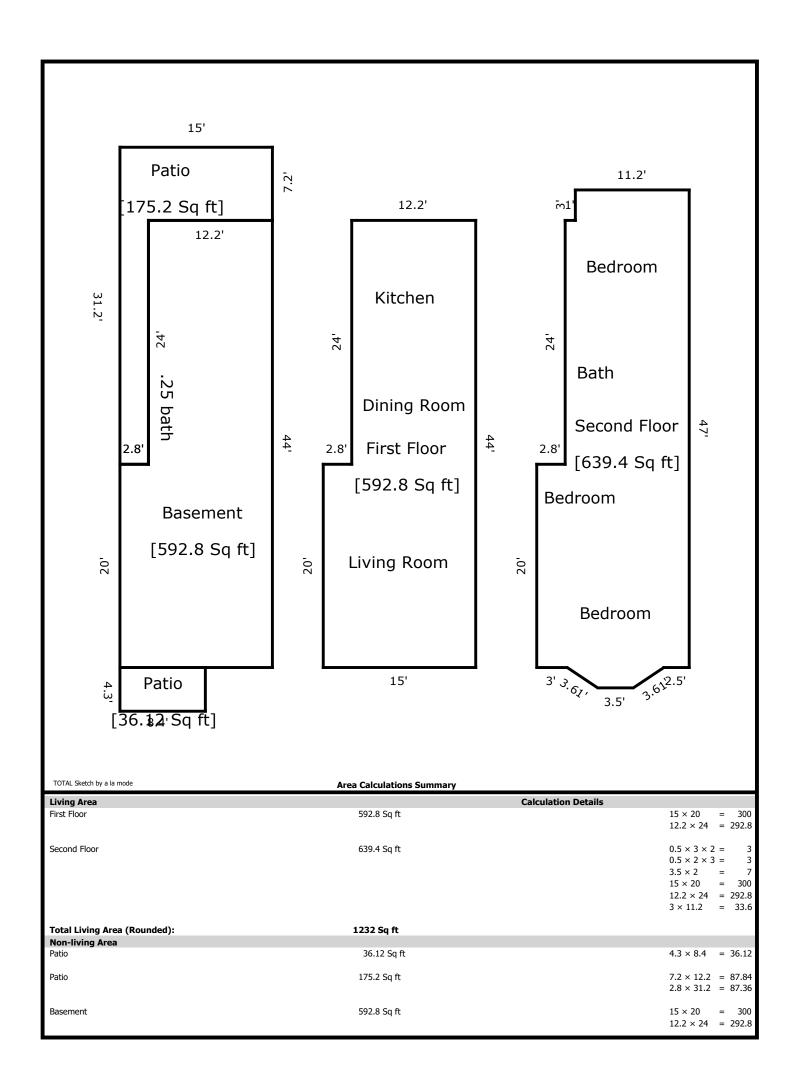
2038 S 19th St



Serial# 9E135E3B esign.alamode.com/verify

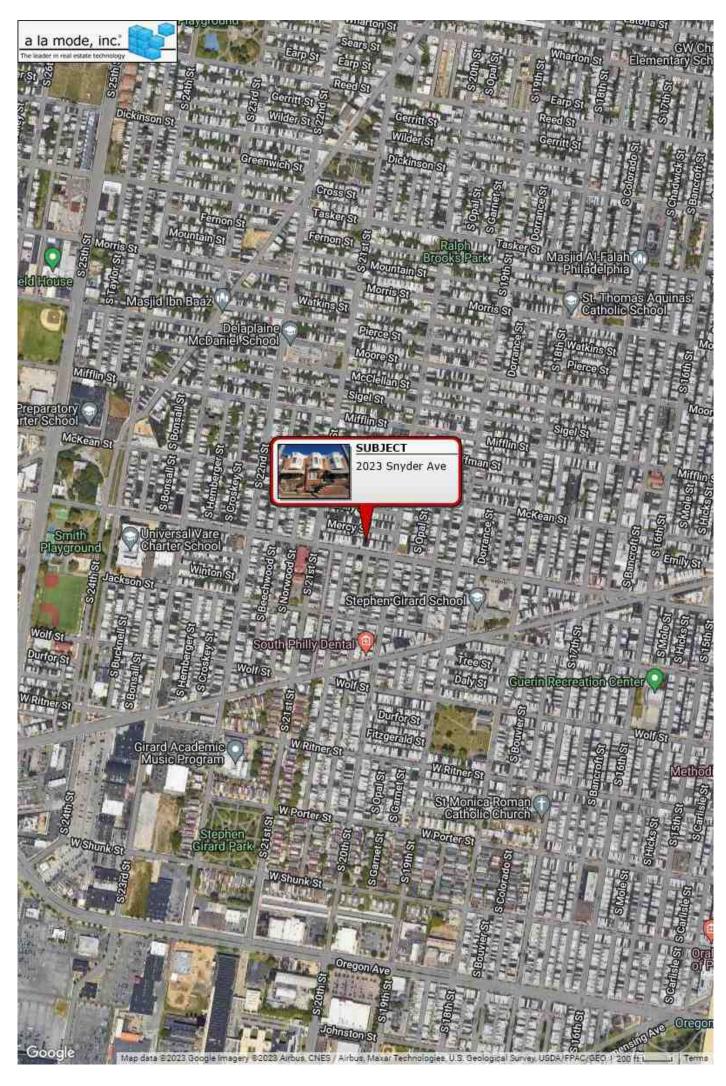
Building Sketch

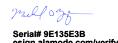
Borrower								
Property Address	2023 Snyder Ave							
City	Philadelphia	County	Philadelphia	Stat	e PA	Zip Code	19145	
Lender/Client								



Aerial Map

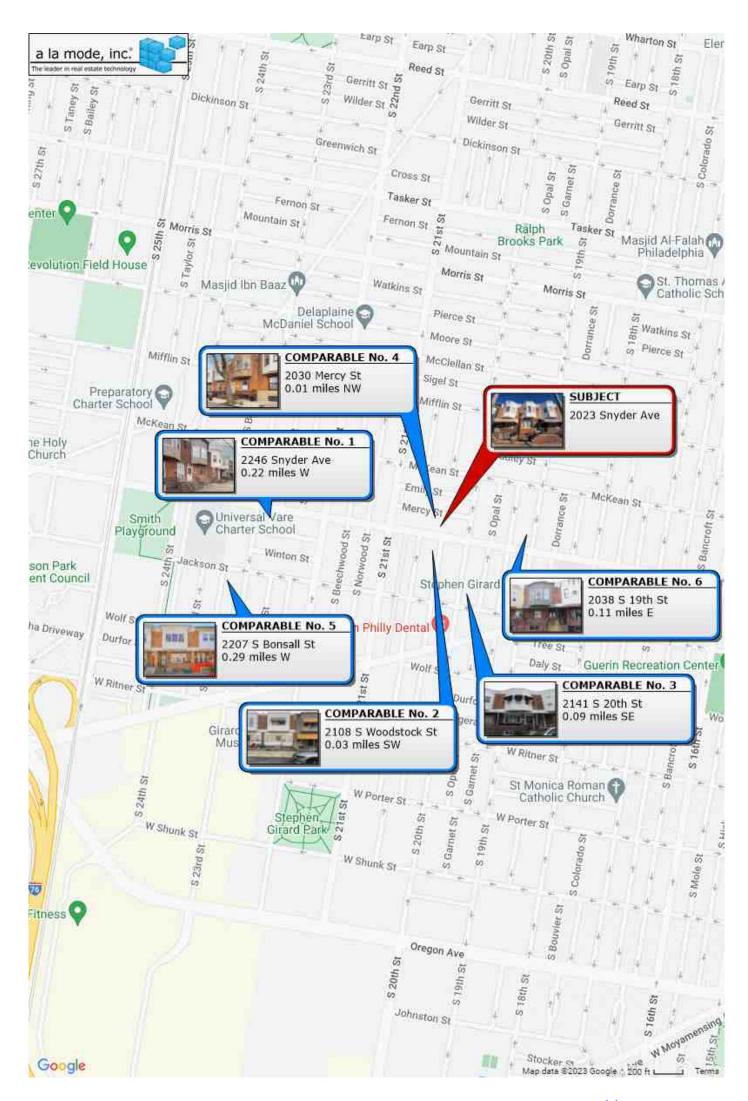
Borrower			
Property Address	2023 Snyder Ave		
City	Philadelphia	County Philadelphia State PA Zip Code	19145
Landar/Cliant			





Location Map

Borrower					
Property Address	2023 Snyder Ave				
City	Philadelphia	County Philadelphia	State PA	Zip Code 19145	
Lender/Client					



Flood Map

Borrower								
Property Address	2023 Snyder Ave							
City	Philadelphia	County	Philadelphia	Stat	e PA	Zip Code	19145	
Lender/Client								

